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Montana State Fund Guardian

JANUARY 2000

PRESIDENT'S MESSAGE

Several months ago, issues were raised before an interim legislative committee regarding what some private insurance carriers see as an unfair competitive advantage by the Montana State Fund. I'd like to talk a little about these issues and why I believe it is so important for Montana employers to have access to a state fund.

First of all, by statute, we must operate as the guaranteed market in Montana and cannot refuse to insure anyone as long as their account is in good standing, whether or not their account is profitable. For the most part, we are the only market option for Montana's many small businesses. In fact, 78% of our customers fall between our minimum premium of $225 and $2,500, a market that historically and currently is not served by private carriers. Therefore, in our role as the guaranteed market, we serve a high public purpose.

The State Fund also cannot exit the state if the market becomes unprofitable. All premium dollars paid to the State Fund stay in Montana and benefit the state's economy. Substantial profits from most private insurance companies leave our state.

Although it is true that the State Fund does not pay taxes, we have contributed a great deal to the well being of Montana. If the State Fund had paid taxes since 1991, the amount of taxes would not have been close to the $166 million the new State Fund paid to help retire the Old Fund Liability Tax eight years ahead of schedule.

We also do not pay rent for our building. However, since 1983, State Fund customers, through their premiums, have paid off 81% of the bonds that were issued to build the building. Just like a private carrier, we basically paid for the building out of our premium revenues and therefore, would not now be paying rent. We also pay for all maintenance and improvements.

By legislative design, the State Fund must operate much like a private insurance carrier and we receive no general fund taxpayer money. We must price, market and service our products competitively based on the individual merits of the risk presented by a business. In order to stay healthy and thrive for the long haul, the State Fund must attract and retain a solid mix of small and large customers. Therefore, we must market our products and services, just like any other competitive business.

Private carriers have some significant competitive advantages over the State Fund. For example, they can attend our Board of Directors meetings and gain access to all of our strategic and competitive business planning materials.

Many states have competitive state funds and the trend is toward more state funds and fewer assigned risk pools. A healthy Montana State Fund is an important part of creating competition. Not only do we provide a stable market for small employers, we also support competitive rates for larger employers. All Montana businesses benefit from a strong three-way workers' compensation system that includes options for self-insurance, insuring with private carriers, or insuring with a strong and effective state fund.

INTRANET OFFERS MUCH MORE

By Wes Winden

We've come a long way with sharing information between each other. I can only imagine how it was in the 1800's when a letter you would send to someone, would take three months to reach it's destination. And then there is today, where we are receiving e-mail in less than 3 seconds! The information super highway is expanding it's capabilities each and every day with new and innovative ideas. If you don't watch out, it will pass you by.

We started taking advantage of the super highway in the beginning of 1999 when we created the intranet site. Since then, with a few growing pains, it has come a long way, always with room for improvement.

If you've not spent any time just "surfing" through our intranet, please take the time to do so. Find out how it works, what information is made available to you, and maybe this will generate some ideas from you that can make it even better and more efficient. Right now you can find a Glossary of Terms and Acronyms, Training Calendar, Forms, Telephone Directory, and much more.

Don't be afraid of it....I promise, it won't bite!

Published monthly by and for the employees of the Montana State Fund.

DISASTER RECOVERY PLAN UPDATE

Again, many thanks to Marvin Kraft (A&F) and Stacy Ripple (IT) for all their hard work in putting together the Disaster Recovery Plan. But they couldn't have done it without all the help received from various individuals within each department.

Once the President/CEO reviews and gives the "green light", the plan will be published and distributed to select individuals who have a key role in the plan.

Business Redemption Coordinators will provide initial training to members of the Crisis Mangement Team and Recovery Team Leaders upon distribution of the final plan. This training is scheduled to be completed by March 15, 2000. As new staff are assigned to either team, their training will be completed prior to issuing them a copy of the plan.

The Business Redemption Coordinators are also scheduled to present initial training to all department's Business Resumption Staff by March 31, 2000.

The Department Recovery Staff will review and upate the plan a minimum of every six months. March and September are the required dates.

The Business Resumption Coordinators will be meeting with the Crisis Management Team and complete the review and updates by the end of March and September. Once approved, the updates will then be distributed to all members possessing a copy of the plan.

Annual testing/training of the plan will be taking place the last week of September each year. The responsibility to schedule and monitor the testing will be that of the Business Resumption Coordinators.

And last, but not least, Local Area Network (LAN) system rehearsals at Weyerhaeuser will be completed by November of each year, as scheduling will allow.

EMPLOYEE OF THE MONTH

Congratulations to Michelle Spencer, Loss Control Assistant, Underwriting & Marketing Department. Michelle was named Employee of the Month for December 1999.

Michelle consistently displays a positive attitude, is sincere in her efforts as a team member, is eager to learn and offers not only excellent external customer service but is a shining star when it comes to internal customer service.

While a co-worker was out of the office for an extended period of time, Michelle graciously took on a major project that became very complicated and time consuming, while at the same time maintaining her own workload. And throughout this time, as she tackled this major project, Michelle continued to provide excellent internal and external customer service with a smile and positive attitude. These attributes of Michelle are consistent in everything she does.

Congratulations, Michelle. You've earned this recognition!

KUDOS KOLUMN

December 20, 1999 I had the pleasure of receiving assistance from Hester Austin. She was so very helpful and so honestly kind and gracious in her dealing with me. She was truly a breath of sincere, honest, fresh air. In this time of automation and robotic like beings, Hester has not lost her sincereity and heart. She is a real woman of integrity. You are fortunate to have her in your organization. *E-mail from Judy Deur, Office Manager, D.C.*

I know I speak for my staff as well as myself when I say "Teamwork has grown strong in the State Fund" and the IT Department has shown this to our Customer Service Unit numerous times. Also, a special thanks to Sherrie Chenovick for always keeping our needs in mind and supporting the claims initiation in our unit. *Nance Hughes, CSU Supervisor*

Wandy Morgan received a call from a medical facility to see if we had a claim number on a patient yet. As Wanda was researching the information, the caller said "You know, I just want to thank you for your friendliness and helpfulness. I really do appreciate it. Great job, Wanda! *Lynn Mogstad, Sr. CSU Rep*

I would like to express my appreciation for the work Fred Lubke and Jim Worthington did on my behalf. My state vehicle suffered the ills of having a dead battery. I was in the middle of some critical projects and did not have a spare moment to fix the problem. Fred and Jim went up to my house, jump started the car and drove it back to State Fund. They then charged the battery and subsequently drove the car back to my home. Talk about customer service! *Michael Glass, Marketing Development Manager*

Continued on page 4.

IT'S A MYSTERY

By Morgan Hahn

Our "It's a Mystery" column has been very successful. We've had four month's worth of guessing, and each month, we've had a winner, and lots of very strange guesses. In December Crystal Murphy correctly guessed Daisy Carsen as the Unidentified Employee....funny how they sit cubie-to cubie! Jeannie Glenn came in as a very close second...but you need to be fast in this game!

Here's the First Mystery Employee of the Century...see if you can correctly identify her/him. You may win a fabulous prize!

Here's how it works:

Pets: 2 cats - Boo & Missy.

Family: Spouse & three children plus three grandkids!!!

Born: Helena, Montana in January. Happy Birthday!!!!

Hobbies: Sewing, needle work, babysitting grandchildren.

Favorite Treat: Donuts. (Well, that narrows it down to about 235 guesses.)

How do you like to spend your free time?: Watching TV, reading, walking & SHOPPING!!!

If you think you know who the ***Montana State Fund Mystery Employee*** is, give me a call, or e-mail me with your best guess!...But you better be QUICK!

Good luck!

I HAVE A DREAM.....AN IDEA MAYBE?

Marvin Kraft Recognized

Thanks to the Montana State Fund IDEA Program (Innovation Deserves Extra Acknowledgement) and the ingenious idea that Marvin came up with, he was recognized at the January All Employee meeting and awarded a check for $300.

And guess what, you too can receive this kind of recognition and award. The IDEA Program rewards outcomes and achievements which can be documented, as well as ideas or suggestions for future improvements to MSF operations. And there's more. So check out the IDEA program on the MSF Intranet website in the Policy section.

TRAINING CALENDAR

Excel (Beginning); February 3 & 4; 9am - 12pm each day; Computer School

Getting to Know Claim Dept - Part 2; February 7; 9am - 10am

Word (Intermediate); February 8,9 & 10; 9am - 12pm each day; Computer School

PPRP Update; February 9; 10am - 11:30am

Depression (Work/Life Series); February 11; 1:00pm - 2:30pm

New Employee Orientation
February 16; 8:30am - 10am; Room 201

Quality Customer Service (PDC)
February 17; 2pm - 4pm; Park Plaza

Getting to Know Admin & Finance - Part 2; February 17; 9am - 10am

Getting to Know Montana State Fund; February 29; 9am - 11am

What Is Team Building? (VRI); February 24; 8:30am - 10am

HUMAN RESOURCES

Personnel changes as of January 21, 2000

New Hires
- **Paula Downey**, Admin & Finance
- **Phil Sheridan**, UW & Marketing
- **Carol Wiseman**, Admin & Finance
- **Amber Sauer**, HR&C/CSU

Departures
- Bill Cross, Claim
- Azmi Salaymeh, UW & Marketing
- Deanna Albert, UW & Marketing

Promotions
- **Gina Keltz** (Senior Claim Adjuster)
- **Carolyn Bendinelli** (UW Tech. Assistant)
- **Vanessa Byers** (Underwriter)

DELIVERING TOTAL CUSTOMER SERVICE

By Karen Wegner

It is your Skill, Your Attitude and your Professionalism that makes the difference in Customer Service.

SKILL - You must continually work at improving your skills and knowledge. What are some ways you can do to keep your skills sharp?

1. Be committed to practice the things you learn.
2. Review your skills personally.
3. Ask for feedback from others.
4. Attend training.
5. Read.

ATTITUDE - You are the only one who controls your attitude. Responsibility for your attitude lays solely on yourself. Not one person has the ability to change your attitude unless you give them the power to do it.

PROFESSIONALISM - Applying the Customer Service techniques that you learn will create for yourself a professional image. It will take you beyond the basics. However, remember being professional does not mean being cold and unfriendly.

Editor: Chuck Christiansen
Managing Editor: Wes Winden
Employee Reporters:
Morgan Hahn Karen Wegner
Jay Phillips

Please call Wes Winden, 444-6502 with comments or suggested articles.

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KUDOS KOLUMN

Continued from page 2.

The folks at Bozeman Plumbing and Heating told me they are so impressed with "the friendly voices when you call to Helena". This account recently came to us and they are happy. We just had a questionable claim with them and settled it to everyone's satisfaction. *Laurie Wiedlich-Kuntz, Field Claim Adjuster*

A policyholder called stating that an employee was injured and failed to tell them right away. Wanted to know what the rules were on reporting. She then said, "For as much as I complain about paying our rates every time, at a time like this, I could come and kiss the ground you walk on." And she also stated that she loves the fact that we are here for her and always pleasant to deal with. *Wanda Morgan, CSU Rep*

Many thanks to the Admin & Finance management team. I was experiencing the onset of a common work-related injury, when they took preventive measures by adjusting my workload to allow the injury to heal before it got worse. Most noteworthy is that this occurred during a very busy overtime situation. I feel valued as a person in that they cared more about my well-being than the job. My arm is doing great and I'm playing my violin again as well! Thanks again. *Melodie Phalp, A&F Document Indexing Clerk*

Hats off to the A&F staff of Lynn Donnelly and Jeannie Glenn, and the IT staff of Rod Wright, Pat Schwarz and Jonathan Linder for working into the early morning hours on the 1099's. Now that's team work!! *Dwan Winden, Admin Asst/ A&F*

Does someone you know deserve a KUDO? E-mail the message to Wes Winden for publication in the Guardian.

NO SCENTS IS GOOD SENSE

Montana State Fund's Safety Committee would like to remind you to please limit the wear of perfume, scented hairspray, cologne, scented deodorant, aftershave or other scented products.

Many non-scented alternates are available. Scented products contain chemicals which cause serious problems for many people, especially those with asthma, allergies and environmental illness.

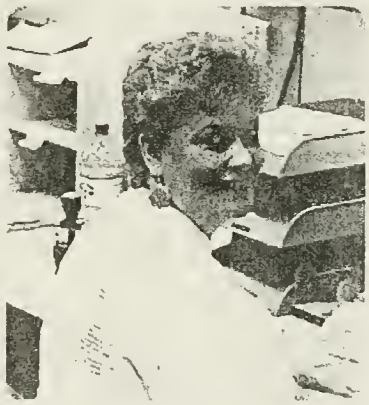
Wearing perfume, scented hairspray, cologne, scented dodorant, aftershave and other similiar products may make you feel good, but knowing how it affects others, you'll feel even better leaving home without them. After all, feeling better is what we're all about!!

NEW EMPLOYEE

Paula Downey
Mail Document Processing Clerk

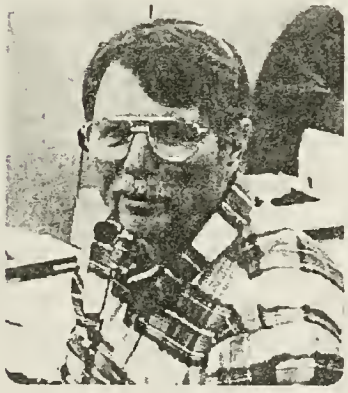
Paula started her first day with us on December 20th. In her 25 years in the retail business, she was most recently employed with Glacier Bank, and prior to that, with Mergenthaler Transfer & Storage, and Bergum Drug. Born and raised in Southeastern Idaho, Paula and her husband Tim are thoroughly enjoying their 6 year old granddaughter, Freda (a spark in their lives!) and their 19 month old grandson, Caleb, who is a very busy and adorable young lad. Their daughter, Dawnell is a Senior at Caroll College, while working at the Intermountain Children's Home. She's scheduled to graduate in May with a degree in Social Work. Their son, Michael is also at Caroll College, but he's employed with them as their Assistant Computer Administrator. Welcome aboard, Paula!

Carol Wiseman
Mail Document Processing Clerk



Carol enjoyed the Christmas holidays before starting with us on December 27th. Carol has enjoyed employment with US Bank, Flicker's Coffee House and St. Peter's Hospital before joining the staff at State Fund. Interested in the dental nursing field, Carol is attending classes at the Helena College of Technology in her spare time. Her husband, Pete, works for the ISD Department in state government. They enjoy their two children, a daughter, Abby and a son, Justin. Camping is a pastime with their 4 "other children", 2 big dogs and 2 cats (that can't get enough of it).

Thanks for joining the team, Carol!



Phil Sheridan
Underwriting Assistant

Phil joined us on December 21st, bringing with him a variety of education in the areas of criminal justice, insurance, communications, and computer sciences. He's tried his hand in law enforcement working for the Sarasota Sheriff's Office and the Old Saybrook Police Department. Even had a stint as an All Lines Field Claim Adjuster. Phil was originally born in Hartford, CT. He and his wife, Kathy, share their lives with their sons, Matthew & Jason, and a daughter, Emily. Phil enjoys horses, hiking and a little desktop publishing on the side.

We're glad you could join us, Phil!

Amber Sauer
Customer Service Representative

Amber hit the ground running on January 11th in the Customer Service Unit. She brings with her, a few years of experience in the retail business having worked as an office manager at Inacom-The Computer Place and Advanced Computer Solutions. Amber and her son, Logan recently moved to Helena in September from the Kalispell area. Logan attends special education at the neighborhood center which makes it handy for "mom" being able to work close to her son. With Amber's folks living in Townsend, they were excited about having their grandson move closer, providing them more frequent get-togethers. One of Amber's favorite hobbies is.....auto racing! Yes...she used to race cars in college, but now enjoys taking her son to the races and watch from the spectator's viewpoint Welcome aboard, Amber! Glad to have you with us!